

IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF TEXAS
LAREDO DIVISION

ASTRO VENDING OF
LAREDO, INC.,
Plaintiff,

VS.

STATE FARM LLOYDS,
Defendant.

§
§
§
§
§
§
§
§
§

Civil Action No. 5:15-cv-273

EXHIBIT 1

Quality Loss Assessment LLC

Premium Report

March 23, 2015

1601 Commerce Dr, Laredo, TX 78041-6033



In this 3D model, facets appear as semi-transparent to reveal overhangs.

Report Details

Report: 10380526

Roof Details

Total Roof Area = 6,072 sq ft
 Total Roof Facets = 3
 Predominant Pitch = 1/12
 Number of Stories > 1
 Total Ridges/Hips = 120 ft
 Total Valleys = 0 ft
 Total Rakes = 81 ft
 Total Eaves = 343 ft

Report Contents

Images 1
 Length Diagram 4
 Pitch Diagram 5
 Area Diagram 6
 Notes Diagram 7
 Report Summary 8

Contact: Angela Grace
 Company: Quality Loss Assessment LLC
 Address: 600 E Sonterra Blvd Ste 1406
 San Antonio TX 78258
 Phone: 210-760-9621

Measurements provided by www.eagleview.com



Certified Accurate

www.eagleview.com/Guarantee.aspx

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1601 Commerce Dr, Laredo, TX 78041-6033

March 23, 2015

Images

The following aerial images show different angles of this structure for your reference.

Top View



Report: 10380526

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Quality Loss Assessment LLC

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1601 Commerce Dr, Laredo, TX 78041-6033

March 23, 2015

North Side



South Side



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1601 Commerce Dr, Laredo, TX 78041-6033

March 23, 2015

East Side



West Side



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March 23, 2015

Length Diagram

Total Line Lengths:

Ridges = 120 ft

Hips = 0 ft

Valleys = 0 ft

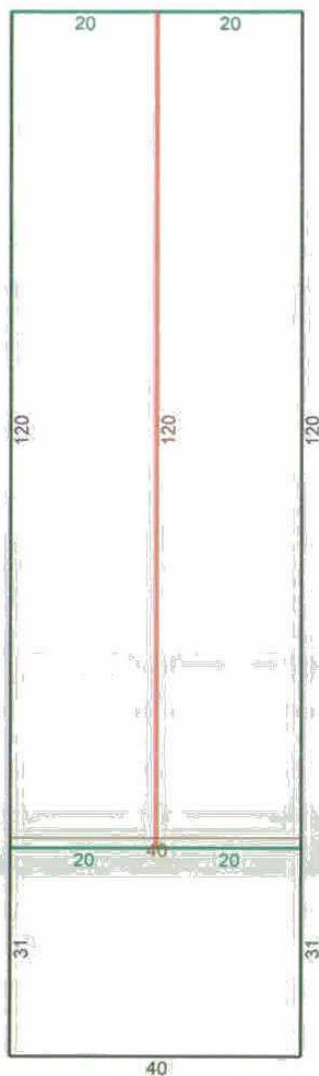
Rakes = 81 ft

Eaves = 343 ft

Flashing = 40 ft

Step flashing = 0 ft

Parapets = 0 ft



Note: This diagram contains segment lengths (rounded to the nearest whole number) over 5 feet. In some cases, segment labels have been removed for readability. Plus signs preface some numbers to avoid confusion when rotated (e.g. +6 and +9).



Report: 10380526

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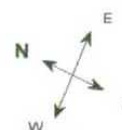
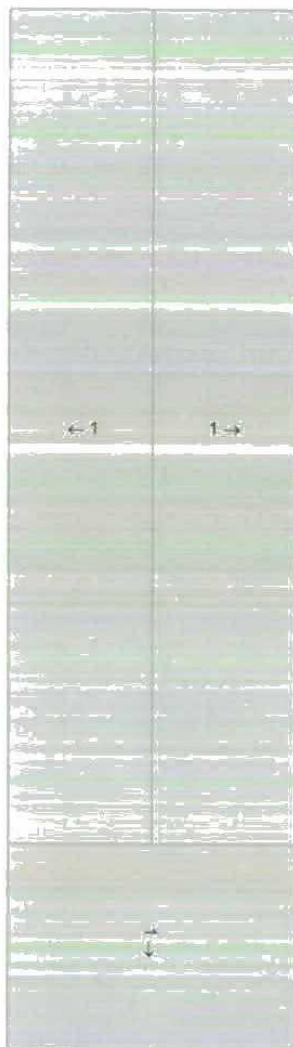
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1601 Commerce Dr, Laredo, TX 78041-6033

March 23, 2015

Pitch Diagram

Pitch values are shown in inches per foot, and arrows indicate slope direction. The predominant pitch on this roof is 1/12.



Note: This diagram contains labeled pitches for facet areas larger than 20 square feet. In some cases, pitch labels have been removed for readability. Gray shading indicates flat, 1/12 or 2/12 pitches.



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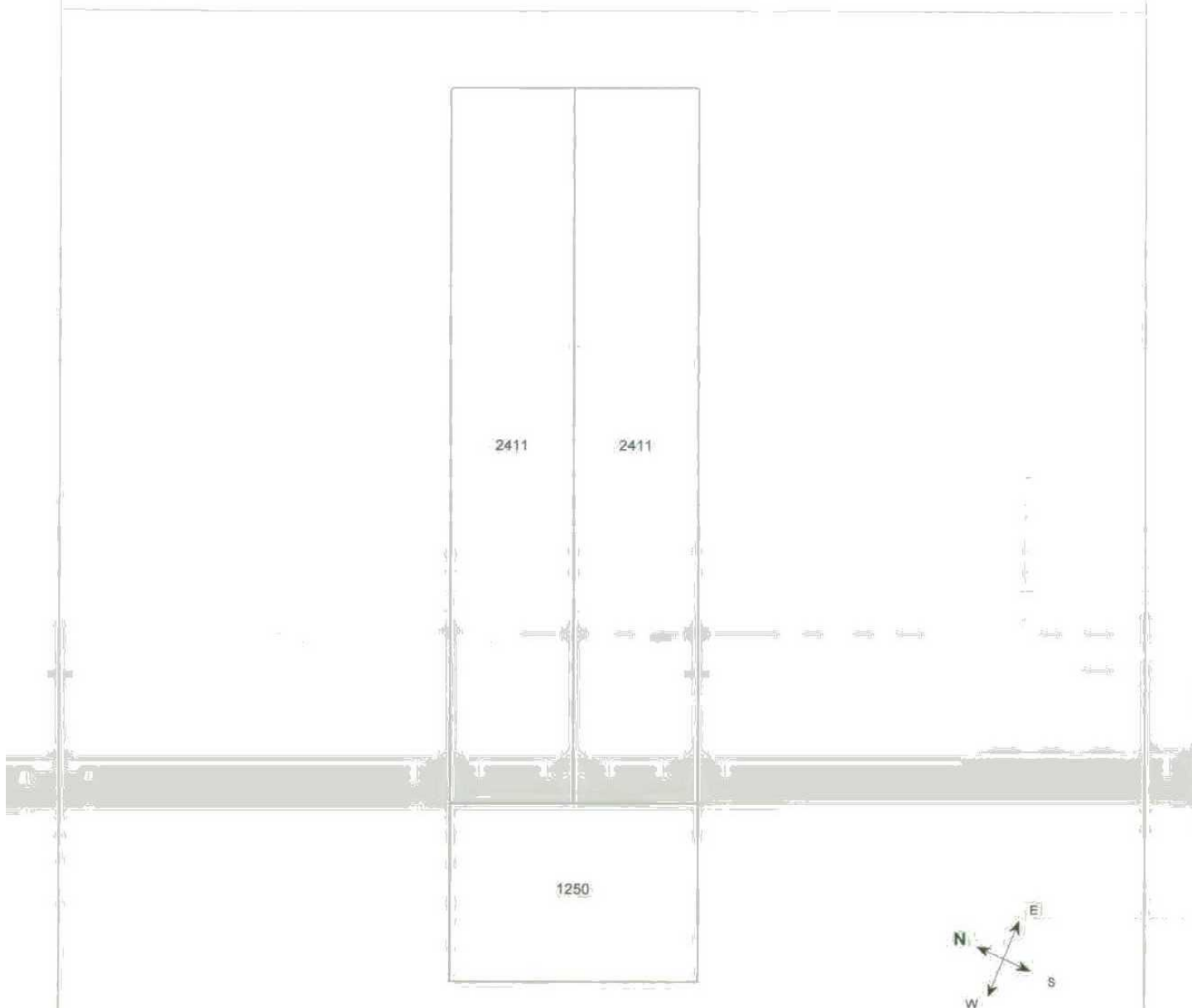
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March 23, 2015

Area Diagram

Total Area = 6,072 sq ft, with 3 facets.



Note: This diagram shows the square feet of each roof facet (rounded to the nearest foot). The total area in square feet, at the top of this page, is based on the non-rounded values of each roof facet (rounded to the nearest square foot after being totaled).



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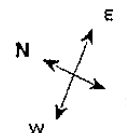
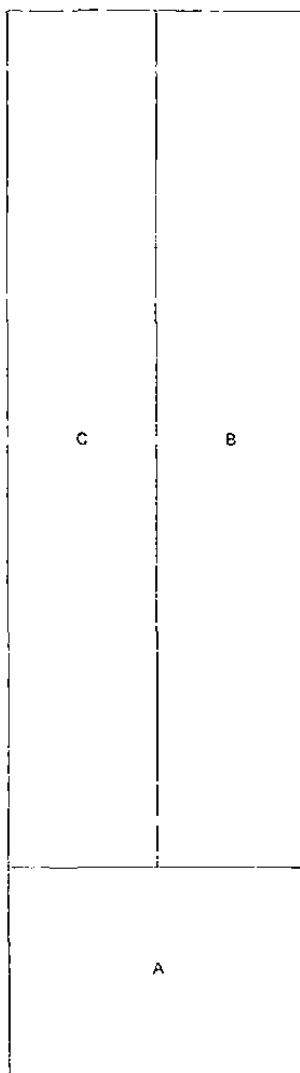
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March 23, 2015

Notes Diagram

Roof facets are labeled from smallest to largest (A to Z) for easy reference.



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March 23, 2015

Report Summary

Below is a measurement summary using the values presented in this report.

Areas per Pitch

Roof Pitches	1/12
Area (sq ft)	6071.7
% of Roof	100%

The table above lists each pitch on this roof and the total area and percent (both rounded) of the roof with that pitch.

Waste Calculation Table

Waste %	0%	10%	12%	15%	17%	20%	22%
Area (sq ft)	6,072	6,679	6,801	6,983	7,104	7,286	7,408
Squares	60.7	66.8	68.0	69.8	71.0	72.9	74.1

This table shows the total roof area and squares (rounded up to the nearest decimal) based upon different waste percentages. The waste factor is subject to the complexity of the roof, individual roofing techniques and your experience. Please consider this when calculating appropriate waste percentages. Note that only roof area is included in these waste calculations. Additional materials needed for ridge, hip, valley, and starter lengths are not included.

**Lengths, Areas and Pitches**

Ridges = 120 ft (1 Ridges)
 Hips = 0 ft (0 Hips)
 Valleys = 0 ft (0 Valleys)
 Rakes* = 81 ft (4 Rakes)
 Eaves/Starter** = 343 ft (5 Eaves)
 Drip Edge (Eaves + Rakes) = 424 ft (9 Lengths)
 Parapet Walls = 0 (0 Lengths)
 Flashing = 40 ft (1 Lengths)
 Step flashing = 0 ft (0 Lengths)
 Total Area = 6,072 sq ft
 Predominant Pitch = 1/12

Property Location

Longitude = -99.4781600

Latitude = 27.5587456

Notes

This was ordered as a residential property. There were no changes to the structure in the past four years.

Total Roof Facets = 3

Online Maps

Online map of property

http://maps.google.com/maps?f=q&source=s_q&hl=en&geocode=&q=1601+Commerce+Dr,Laredo,TX,78041-6033

Directions from Quality Loss Assessment LLC to this property

http://maps.google.com/maps?f=d&source=s_d&saddr=600+E+Sonterra+Blvd,Ste+1406,San+Antonio,TX,78258&daddr=1601+Commerce+Dr,Laredo,TX,78041-6033

* Rakes are defined as roof edges that are sloped (not level).

** Eaves are defined as roof edges that are not sloped and level.



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QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

- 51 WET INSULATION
Date Taken: 3/17/2015
Taken By: CORY GARZA



QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

49 WET INSULATION

Date Taken: 3/17/2015

Taken By: CORY GARZA



50 WET INSULATION

Date Taken: 3/17/2015

Taken By: CORY GARZA



QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

- 47 WET INSULATION
Date Taken: 3/17/2015
Taken By: CORY GARZA



- 48 WET INSULATION
Date Taken: 3/17/2015
Taken By: CORY GARZA



QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

45 WINDOW

Date Taken: 3/17/2015

Taken By: CORY GARZA



46 WINDOW

Date Taken: 3/17/2015

Taken By: CORY GARZA



QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

43 WINDOW

Date Taken: 3/17/2015

Taken By: CORY GARZA



44 DSCN0466

Date Taken: 3/17/2015

Taken By: CORY GARZA



QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

41 WINDOW

Date Taken: 3/17/2015

Taken By: CORY GARZA



42 WINDOW

Date Taken: 3/17/2015

Taken By: CORY GARZA



QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

- 39 DANCE STUDIO
Date Taken: 3/17/2015
Taken By: CORY GARZA



- 40 DANCE STUDIO
Date Taken: 3/17/2015
Taken By: CORY GARZA



QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

37 DANCE STUDIO

Date Taken: 3/17/2015

Taken By: CORY GARZA



38 DANCE STUDIO

Date Taken: 3/17/2015

Taken By: CORY GARZA



QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

- 35 DANCE STUDIO
Date Taken: 3/17/2015
Taken By: CORY GARZA



- 36 DANCE STUDIO
Date Taken: 3/17/2015
Taken By: CORY GARZA



QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

- 33 DANCE STUDIO
Date Taken: 3/17/2015
Taken By: CORY GARZA



- 34 DANCE STUDIO
Date Taken: 3/17/2015
Taken By: CORY GARZA



QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

31 KITCHEN

Date Taken: 3/17/2015

Taken By: CORY GARZA



32 DANCE STUDIO

Date Taken: 3/17/2015

Taken By: CORY GARZA



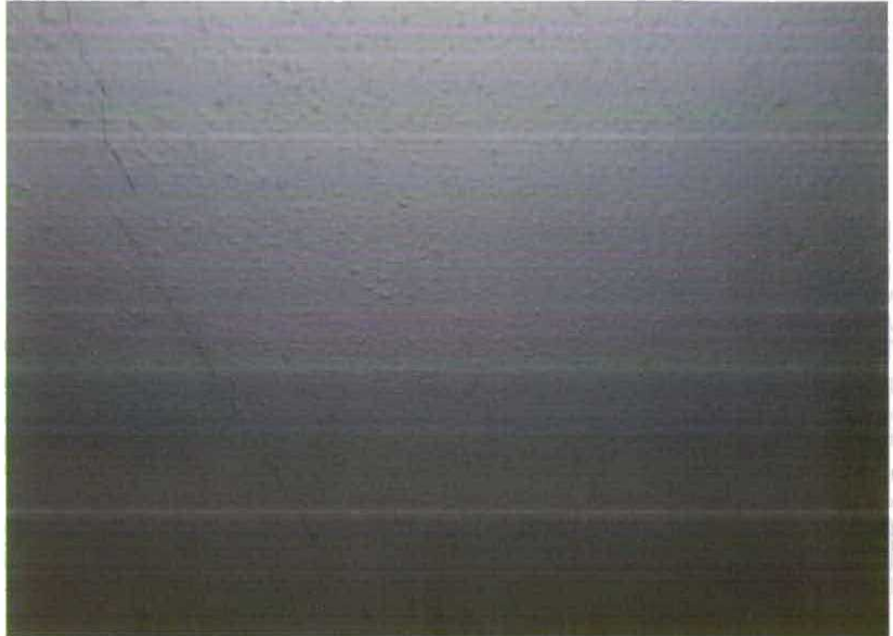
QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

29 RECEPTION AREA

Date Taken: 3/17/2015

Taken By: CORY GARZA



30 KITCHEN

Date Taken: 3/17/2015

Taken By: CORY GARZA



QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

27 RECEPTION AREA

Date Taken: 3/17/2015

Taken By: CORY GARZA



28 RECEPTION AREA

Date Taken: 3/17/2015

Taken By: CORY GARZA



QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

25 PARTS ROOM

Date Taken: 3/17/2015

Taken By: CORY GARZA



26 RECEPTION AREA

Date Taken: 3/17/2015

Taken By: CORY GARZA



QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

23 PARTS ROOM

Date Taken: 3/17/2015

Taken By: CORY GARZA



24 PARTS ROOM

Date Taken: 3/17/2015

Taken By: CORY GARZA



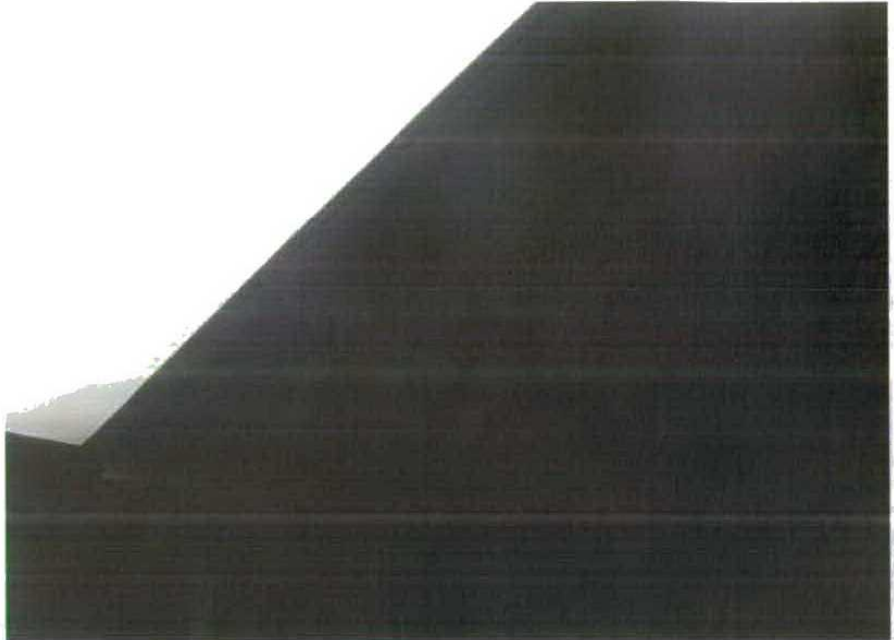
QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

21 PARTS ROOM

Date Taken: 3/17/2015

Taken By: CORY GARZA



22 PARTS ROOM

Date Taken: 3/17/2015

Taken By: CORY GARZA



QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

19 PARTS ROOM

Date Taken: 3/17/2015

Taken By: CORY GARZA



20 PARTS ROOM

Date Taken: 3/17/2015

Taken By: CORY GARZA



QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

17 ROOF

Date Taken: 3/25/2015

Taken By: CORY GARZA



18 ROOF

Date Taken: 3/25/2015

Taken By: CORY GARZA



QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

15 ROOF

Date Taken: 3/25/2015

Taken By: CORY GARZA



16 ROOF

Date Taken: 3/25/2015

Taken By: CORY GARZA



QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

13 ROOF

Date Taken: 3/25/2015

Taken By: CORY GARZA



14 ROOF

Date Taken: 3/25/2015

Taken By: CORY GARZA



QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

11 LEFT

Date Taken: 3/25/2015

Taken By: CORY GARZA

HAIL HIT



12 LEFT

Date Taken: 3/25/2015

Taken By: CORY GARZA

HAIL HIT



QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

9 LEFT

Date Taken: 3/25/2015

Taken By: CORY GARZA

HAIL HIT



10 LEFT

Date Taken: 3/25/2015

Taken By: CORY GARZA

HAIL HIT



QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

7 RIGHT

Date Taken: 3/25/2015

Taken By: CORY GARZA

HAIL HIT



8 LEFT

Date Taken: 3/25/2015

Taken By: CORY GARZA



QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

5 RIGHT

Date Taken: 3/25/2015

Taken By: CORY GARZA

HAIL HIT



6 RIGHT

Date Taken: 3/25/2015

Taken By: CORY GARZA

HAIL HIT



QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

- 3 RIGHT
Date Taken: 3/25/2015
Taken By: CORY GARZA
HAIL HIT



- 4 RIGHT
Date Taken: 3/25/2015
Taken By: CORY GARZA
HAIL HIT



QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

1 RIGHT

Date Taken: 3/25/2015

Taken By: CORY GARZA

10 HAIL HITS PER SQ



2 RIGHT

Date Taken: 3/25/2015

Taken By: CORY GARZA

HAIL HIT



QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
 SAN ANTONIO, TX 78258

Recap by Category

O&P Items		Total	%
ACOUSTICAL TREATMENTS		694.40	1.11%
CLEANING		1,135.68	1.81%
CONTENT MANIPULATION		550.28	0.88%
GENERAL DEMOLITION		4,490.04	7.15%
DRYWALL		3,690.72	5.88%
INSULATION		9,030.00	14.38%
LIGHT FIXTURES		529.56	0.84%
PAINTING		2,573.06	4.10%
ROOFING		27,580.00	43.92%
SCAFFOLDING		292.08	0.47%
WINDOWS - ALUMINUM		390.34	0.62%
O&P Items Subtotal		50,956.16	81.14%
Material Sales Tax	@ 8.250%	1,376.24	2.19%
Overhead	@ 10.0%	5,233.33	8.33%
Profit	@ 10.0%	5,233.33	8.33%
Total		62,799.06	100.00%

QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

Recap by Room

Estimate: ASTRO-VENDING-1601

Roof	40,374.64	79.23%
RecEPTION AREA	1,756.40	3.45%
PaRTS ROOM	3,117.12	6.12%
Kitchen	1,437.10	2.82%
DANCE STUDIO RECPETION	1,452.04	2.85%
Right Elevation	356.63	0.70%
Left Elevation	356.63	0.70%
Studio	2,105.60	4.13%
<hr/>		
Subtotal of Areas	50,956.16	100.00%
<hr/>		
Total	50,956.16	100.00%

QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
 SAN ANTONIO, TX 78258

Summary for Dwelling

Line Item Total			50,956.16
Material Sales Tax	@	8.250%	1,376.24
Subtotal			52,332.40
Overhead	@	10.0%	5,233.33
Profit	@	10.0%	5,233.33
Replacement Cost Value			\$62,799.06
Net Claim			\$62,799.06

CORY GARZA

QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

CONTINUED - Left Elevation

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Totals: Left Elevation				356.63

Studio

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
49. Floor protection - corrugated cardboard and tape	1,120.00 SF	0.00	0.53	593.60
50. Clean floor	1,120.00 SF	0.00	0.32	358.40
51. Final cleaning - construction - Residential	1,120.00 SF	0.00	0.20	224.00
52. R&R Vinyl tile - Standard grade	SF	0.78	1.87	0.00
53. R&R Acoustic ceiling tile furring	1,120.00 SF	0.21	0.62	929.60
Totals: Studio				2,105.60
Line Item Totals: ASTRO-VENDING-1601				50,956.16

QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

DANCE STUDIO RECPETION

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
34. R&R 5/8" drywall - hung, taped, ready for texture	273.00 SF	0.29	1.51	491.40
35. Texture drywall - smooth / skim coat	273.00 SF	0.00	0.82	223.86
36. Ceiling fan - Detach & reset	1.00 EA	0.00	132.39	132.39
37. Floor protection - corrugated cardboard and tape	273.00 SF	0.00	0.53	144.69
38. Mask and prep for paint - plastic, paper, tape (per LF)	48.00 LF	0.00	1.13	54.24
39. Paint the surface area - two coats	273.00 SF	0.00	0.74	202.02
40. Contents - move out then reset - Large room	1.00 EA	0.00	61.48	61.48
41. Clean floor	273.00 SF	0.00	0.32	87.36
42. Final cleaning - construction - Residential	273.00 SF	0.00	0.20	54.60
Totals: DANCE STUDIO RECPETION				1,452.04

Right Elevation

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
43. R&R Aluminum window, single hung 9-12 sf (2 pane)	1.00 EA	15.42	195.17	210.59
44. Scaffold - per section (per day)	3.00 DA	0.00	18.63	55.89
45. Scaffolding Setup & Take down - per hour	3.00 HR	0.00	30.05	90.15
Totals: Right Elevation				356.63

Left Elevation

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
46. R&R Aluminum window, single hung 9-12 sf (2 pane)	1.00 EA	15.42	195.17	210.59
47. Scaffold - per section (per day)	3.00 DA	0.00	18.63	55.89
48. Scaffolding Setup & Take down - per hour	3.00 HR	0.00	30.05	90.15

QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

CONTINUED - PaRTS ROOM

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
16. R&R 5/8" drywall - hung, taped, ready for texture	773.00 SF	0.29	1.51	1,391.40
17. Texture drywall - smooth / skim coat	773.00 SF	0.00	0.82	633.86
18. Ceiling fan - Detach & reset	1.00 EA	0.00	132.39	132.39
19. Floor protection - corrugated cardboard and tape	273.00 SF	0.00	0.53	144.69
20. Mask and prep for paint - plastic, paper, tape (per LF)	44.00 LF	0.00	1.13	49.72
21. Paint the surface area - two coats	773.00 SF	0.00	0.74	572.02
22. Contents - move out then reset - Large room	1.00 EA	0.00	61.48	61.48
23. Clean floor	253.00 SF	0.00	0.32	80.96
24. Final cleaning - construction - Residential	253.00 SF	0.00	0.20	50.60
Totals: PaRTS ROOM				3,117.12

Kitchen

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
25. R&R 5/8" drywall - hung, taped, ready for texture	265.00 SF	0.29	1.51	477.00
26. Texture drywall - smooth / skim coat	265.00 SF	0.00	0.82	217.30
27. Ceiling fan - Detach & reset	1.00 EA	0.00	132.39	132.39
28. Floor protection - corrugated cardboard and tape	265.00 SF	0.00	0.53	140.45
29. Mask and prep for paint - plastic, paper, tape (per LF)	66.00 LF	0.00	1.13	74.58
30. Paint the surface area - two coats	265.00 SF	0.00	0.74	196.10
31. Contents - move out then reset - Large room	1.00 EA	0.00	61.48	61.48
32. Clean floor	265.00 SF	0.00	0.32	84.80
33. Final cleaning - construction - Residential	265.00 SF	0.00	0.20	53.00
Totals: Kitchen				1,437.10

QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

ASTRO-VENDING-1601**Roof**

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
1. Remove Metal roofing	6,072.00 SF	0.36	0.00	2,185.92
2. Metal roofing	7,000.00 SF	0.00	3.94	27,580.00
3. Remove Batt insulation - 10" - R30 - paper faced	6,072.00 SF	0.26	0.00	1,578.72
4. Batt insulation - 10" - R30 - paper faced	7,000.00 SF	0.00	1.29	9,030.00
Totals: Roof				40,374.64

ReCEPTION AREA

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
5. R&R 5/8" drywall - hung, taped, ready for texture	273.00 SF	0.29	1.51	491.40
6. Texture drywall - smooth / skim coat	273.00 SF	0.00	0.82	223.86
7. Ceiling fan - Detach & reset	1.00 EA	0.00	132.39	132.39
8. Floor protection - corrugated cardboard and tape	273.00 SF	0.00	0.53	144.69
9. Mask and prep for paint - plastic, paper, tape (per LF)	48.00 LF	0.00	1.13	54.24
10. Paint the surface area - two coats	273.00 SF	0.00	0.74	202.02
11. Contents - move out then reset - Large room	1.00 EA	0.00	61.48	61.48
12. Job-site moving container - pick up/del. (ea. way) 16'-20'	2.00 EA	0.00	115.00	230.00
13. Job-site cargo/storage container - 16' long - per month	1.00 MO	0.00	74.36	74.36
14. Clean floor	273.00 SF	0.00	0.32	87.36
15. Final cleaning - construction - Residential	273.00 SF	0.00	0.20	54.60
Totals: ReCEPTION AREA				1,756.40

PaRTS ROOM

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
ASTRO-VENDING-1601			3/26/2015	Page: 2

04072015

QUALITY LOSS ASSESSMENT

600 E SONTERRA #1406
SAN ANTONIO, TX 78258

Insured: ASTRO VENDING
Property: 1601 COMMERCE DR
LAREDO, TX

Home: (956) 645-9964

Estimator: CORY GARZA

Business: (210) 760-9621

Claim Number:

Policy Number:

Type of Loss:

Date of Loss:

Date Received:

Date Inspected:

Date Entered: 3/24/2015 11:27 AM

Price List: TXMC10X_JAN15
Restoration/Service/Remodel
Estimate: ASTRO-VENDING-1601